

Certificate Number: 14912-PAM-DE-028649150

Bankruptcy Case Number: 16-04520



14912-PAM-DE-028649150

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 20, 2017, at 11:03 o'clock PM EST, Rose Fraser completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: January 20, 2017 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor